

Information to identify the case:

Debtor 1	Ralph P. Netta	Social Security number or ITIN xxx-xx-1630
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court	District of New Jersey	Date case filed for chapter 13 8/1/16
Case number: 16-24790-KCF		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ralph P. Netta	
2. All other names used in the last 8 years		
3. Address	147 Linda Lane Edison, NJ 08820	
4. Debtor's attorney Name and address	Dennis M. Mahoney One Woodbridge Center Suite 240 Woodbridge, NJ 07095	Contact phone (732) 855-1776
5. Bankruptcy trustee Name and address	Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, NJ 08650-4853	Contact phone (609) 587-6888
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 8/2/16

For more information, see page 2

Debtor Ralph P. Netta

Case number 16-24790-KCF

7. Meeting of creditors	September 15, 2016 at 09:00 AM	Location: Chapter 13 Standing Trustee – Trenton, 1 AAA Drive, Suite 101, Robbinsville, NJ 08691
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/14/16
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/14/16
	Deadline for governmental units to file a proof of claim:	Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Ralph P. Netta
Debtor

Case No. 16-24790-KCF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309I

Page 1 of 2
Total Noticed: 30

Date Rcvd: Aug 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 04, 2016.

db +Ralph P. Netta, 147 Linda Lane, Edison, NJ 08820-4509
tr Albert Russo, Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853
516319168 Angela Shih Liao, 61-30 Auton Street, Rego Park, NY 11374
516319169 +Arthur M. Greenwald, C/O Michael S. Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
516319170 +Bob Hering, c/o Bob Smith & Associates, 216 Stelton Road, Suite B-1, Piscataway, NJ 08854-3284
516319171 +Century 21 Main Street Realty, Inc., 239 Main Street, Woodbridge, NJ 07095-1917
516319172 +Century 21 Nain Street Realty, Inc., 239 Main Street, Woodbridge, NJ 07095-1917
516319173 +Colonia Home Center, 73 Ashford Drive, Plainsboro, NJ 08536-3640
516319174 +Dr. Joseph Muscatiello, C/o Mongeello, Marshall & Scialabba, LLC, 1550 Park Avenue, South Plainfield, NJ 07080-5565
516319175 +Dr. Linda Neri, 225 May Street, Suite B, Edison, NJ 08837-3266
516319176 +Filson Corporation, c/o NCAM Business Credit Services, PO BOX 21966, 910 SW Spokane St., Buildig A, Seattle, WA 98134-1125
516319177 +Geomatrix Enterprises DBA Bomer Gear, c/o Vogel & Gast, 10 Johnson Drive, Plainfield, NJ 07069-4905
516319178 +Honda Financial Services, c/o MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
516319179 +Kishore Ramchandani, MD, c/o Michael Harrison, Esq., 3155 Route 10 East, Suite 214, Denville, NJ 07834-3430
516319180 +Lab Saftey Supply, Inc, c/o Goldman & Warshaw, PC, 34 Maple Avenue, PO BOX 106, Pine Brook, NJ 07058-0106
516319181 +Liberty Mountain, c/o Barr Credit Services, Inc., 5151 E Broadway, Blvd., Suite 800, Tucson, AZ 85711-3775
516319182 +Maggie Netta, 147 Linda Lane, Edison, NJ 08820-4509
516319183 +Mammut Sports Group, Inc, C/O Fein, Such, Kahn & Shepar, 7 Century Drive, Parsippany, NJ 07054-4603
516319184 +Nayna Patel, 1381 US 1 South, Edison, NJ 08837-2520
516319185 +Nordstrom Bank, C/O Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
516319186 +Ops 9, LLC, C/O David Faloni, Jr. Esq., 165 Passaic Avenue, Suite 301B, Fairfield, NJ 07004-3592
516319187 Ping Wang, c/o Indink & McNamara, PC, Princeton Park Corporate Center, Suite 203, Monmouth Junction, NJ 08852
516319188 +Select Portfolio, Attn Bankruptcy Dept, PO BOX 65250, Salt Lake City, UT 84165-0250
516319190 +Surgical Practices Asociates, C/O Pressler & Pressler.LLP, 7 Entin Road, Parsippany, NJ 07054-5020
516319191 +Westgatesquare II Condominium Associatio, C/O Judith A. Fallat, Esq., 92 Broadway, Suite 201, Denville, NJ 07834-2733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmmahoney@comcast.net Aug 03 2016 00:25:36 Dennis M. Mahoney,
One Woodbridge Center, Suite 240, Woodbridge, NJ 07095
smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 03 2016 00:26:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ecf@usdoj.gov Aug 03 2016 00:26:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516319166 +E-mail/Text: dkretschmer@bchaselaw.com Aug 03 2016 00:26:34 ACB Receivables Management, Inc., c/o Bart A. Chase, Esq., PO BOX 871, Summit, NJ 07902-0871
516319185 +E-mail/Text: compliance@sentrycredit.com Aug 03 2016 00:27:40 Nordstrom Bank, C/O Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
516319189 +E-mail/Text: clientservices@simonsagency.com Aug 03 2016 00:27:34 Summit Medical Group, Pa, c/o Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516319167 ##+Air-Opedic Shoe Shop, Inc d/b/a Scotts, 109 Quimby St., Westfield, NJ 07090-2170
TOTALS: 0, * 0, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 309I

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Total Noticed: 30

Date Rcvd: Aug 02, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 2, 2016 at the address(es) listed below:

NONE.

TOTAL: 0